

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Timothy Schoell  
 Debtor

Case No. 18-12422-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Jennifer  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Oct 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018.

db #+Timothy Schoell, 1618 Trenton Avenue, Bristol, PA 19007-4108  
 14091669 +Aqua Pennsylvania, Inc., 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489  
 14091670 Bristol Borough Water & Authority, 250 Pond St, Bristol, PA 19007-4937  
 14091674 +PA Housing Finance Agency, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Phila., PA 19106-1541  
 14091677 +Reliance Federal Credit Union, 20102 Valley Forge Cir, King of Prussia, PA 19406-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Oct 12 2018 02:18:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2018 02:18:10  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2018 02:18:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/PDF: gecsed@recoverycorp.com Oct 12 2018 02:24:08 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14091671 E-mail/Text: bknotice@ercbpo.com Oct 12 2018 02:18:18 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

14091672 E-mail/Text: bknotice@ercbpo.com Oct 12 2018 02:18:18 Erc/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

14091675 E-mail/Text: blegal@phfa.org Oct 12 2018 02:18:17 PA Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406

14091676 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 12 2018 02:18:08 PECO Eneergy,  
 2301 Market St, Philadelphia, PA 19103-1380

14090716 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 12 2018 02:24:39  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14091673 #\*LVNV FUNDING, 120 N Keyser Ave, Scranton, PA 18504-9701

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

DONALD WILLIFORD on behalf of Debtor Timothy Schoell don.williford@comcast.net,  
 donwilliford@comcast.net;G4082@notify.cincompass.com  
 KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al...  
 bkggroup@kmlawgroup.com  
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
 ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
 rholber@ecf.epiqsystems.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: :  
 : Chapter 7  
 Timothy Schoell :  
 : Bankruptcy No. 18-12422AMC  
 Debtors. :

**ORDER**

**AND NOW**, this 9th day of October, 2018, the Debtor having filed the above bankruptcy case on April 12, 2018,

**AND**, the Debtor having filed one (1) prior bankruptcy case before the present case:

Including case number 17-12599, a Chapter 13 case filed in the Eastern District of Pennsylvania Bankruptcy Court on April 12, 2017 and dismissed on November 1, 2017, 2017 for failure to make plan payments and failure to file documents,

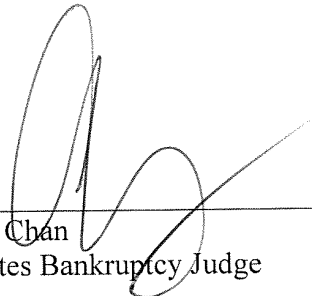
**AND**, the docket reflecting that the Debtor has failed to appear at two scheduled 341 Meeting of Creditors,

**AND**, the debtor having failed to appear at the hearing to show cause scheduled for October 9, 2018,

The Court finds that the debtor has filed this case in bad faith. The debtor's current bankruptcy case is hereby **DISMISSED**. Accordingly it is **ORDERED** that the Debtor is barred from filing future bankruptcy cases for a period of 365 days, either individually or jointly, without first seeking court approval. See, e.g., In re Casse, 198 F. 3d 327 (2d Cir. 1999).

It is also **ORDERED**, that should the debtor wish to file a new bankruptcy case, he should file a motion with this Court requesting permission to file a new bankruptcy case using

the caption of the present case, Bankr. 18-12422, and shall serve such motion upon all of his  
creditors and the United States Trustee.



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Ashely M. Chan  
United States Bankruptcy Judge